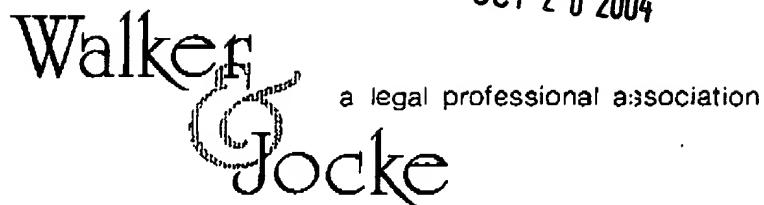


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NAME: Art Unit 3621
Commissioner for Patents
U.S. Patent and Trademark Office

FAX NUMBER: (703) 872-9306

DATE: October 20, 2004

SENDER: Ralph E. Jocke, Esq.

FAX NUMBER: (330) 722-6446

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COMMENTS: Please refer to the attached **Comments on the Substance of the Interview** for filing in Application 09/193,787.

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CERTIFICATION UNDER 37 C.F.R. SECTIONS 1.8(b) AND 1.6(d)**TRANSMISSION**

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jay Paul Drummond, et al.) Art Unit 3621
Serial No.: 09/193,787)
Confirmation No.: 2446) Patent Examiner
Filed: November 17, 1998) Jalatee Worjloh
Title: Automated Banking Machine)
Apparatus and System)

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

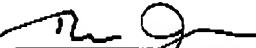
Kindly enter Applicants' comments without prejudice as follows:

Comments on the Substance of the Interview

A telephonic interview was conducted on October 22, 2003 between Examiner Jalatee Worjloh and a representative (Daniel Wasil, Reg. No. 45,303) of Applicants. With respect to the Decision on Appeal dated October 8, 2003, Applicants' representative and the Examiner discussed a proposed amendment for claim 27. Applicants' representative respectfully requested that the proposed amendment be entered by Examiner's amendment to place the application in condition for allowance. The proposed amendment was sent to the Examiner on October 22, 2003. The discussed proposed amendment to claim 27 was as follows:

27. (currently amended) The method according to claim 16 wherein the computer is operative to cause the carrying out of the portion of the banking transaction responsive to at least one software applet carrying out of at least a portion of a banking transaction with the transaction function device includes executing software applet instructions.

Respectfully submitted,


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